

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
(Baltimore Division)

IN RE:	*	
PAUL CHRISTOPHER ROBINSON	*	Case No.: 19-14489
	*	Chapter 7

Debtor(s)

STATE EMPLOYEE CREDIT UNION	*
971 Corporate Blvd.	*
Linthicum, MD 21090	*
Movant	*

v.

PAUL CHRISTOPHER ROBINSON	*
11835 Clarksville Pike	*
Clarksville, MD 21029	*

and

MONIQUE ALMY, ESQUIRE	*
1001 Pennsylvania Avenue N.W. 10 th Floor	*
Washington, DC 20004	*
Respondent(s)	*

**MOTION SEEKING RELIEF FROM AUTOMATIC STAY AS TO A
2004 CHEVROLET CORVETTE, VIN SERIAL NUMBER 1G1YY32G845113154**

STATE EMPLOYEE CREDIT UNION, Movant, by Candy L. Thompson,
its attorney, files this Motion seeking Relief from Automatic Stay to Reclaim Property, and states:

1. This court has jurisdiction of this action pursuant to 11 U.S.C. §362 (d), and 11 U. S.C. §1301 (C); 28 U.S.C. §§157 (b) and 1334.
2. This is a contested matter governed by Bankruptcy Rules 4001 and 9014 and Local Bankruptcy Rule 4001-1, and is a core proceeding pursuant to 28 U.S.C. §157 (b) (2) (G).
3. On April 3, 2019, Paul Christopher Robinson, the debtor, initiated proceedings in this court seeking relief under Chapter 7 of the Bankruptcy Code, bearing Case No. 19-14489.
4. The Debtor is liable on a consumer debt owed to Movant.

5. The Debtor, (the “Respondent”) presently has in his possession or control one (1) 2004 Chevrolet Corvette, VIN Serial Number 1G1YY32G845113154.

6. On or about December 19, 2003, Respondent purchased said vehicle by virtue of a contract and security agreement, a copy of which is attached hereto and incorporated herein by reference. Said contract and security agreement were contemporaneously assigned to Movant, as shown on the face thereof. See Exhibit A.

7. At the time of filing of this Motion, there remains due and owing to Movant a balance of \$13,157.30, accrued interest, and late fees.

8. Respondent is now in default on the payments due under the aforesaid Contract, being \$13,157.30 in arrears, at the rate of \$784.30 due monthly beginning May 19, 2009, through September 19, 2010.

9. Respondent holds no equity in said vehicle because Movant’s lien exceeds the market value of the same, and /or an inadequate equity cushion exists. According to the April 5, 2019, N.A.D.A. Official Used Car Guide, the Clean Retail value of the vehicle is approximately \$12,875.00. See Exhibit B.

10. Movant’s interest in said vehicle is not adequately protected and it has been and continues to be irreparably injured by the automatic stay, which prevent Movant from enforcing its rights as a secured creditor pursuant to the aforesaid contract and security agreement and the laws of Maryland, while it is not receiving adequate payments and the market value of said vehicle is rapidly depreciating.

11. The automatic stay should be terminated for cause, including Respondent’s failure to make post-petition payments to Movant.

12. The vehicle is not necessary to the Debtor’s effective reorganization.

NOTICE OF INTENT TO SUBMIT BUSINESS RECORDS

Creditor will submit business records as evidence at any scheduled hearing, as allowed under Fed. R. Bankr. P. 9017 and FRE 902(11). These business records are available for inspection by the adverse party upon demand.

WHEREFORE, Movant respectfully request that this Honorable Court grant it the following relief:

- a. Terminate the automatic stay, to allow Movant to recover and dispose of the aforesaid 2004 Chevrolet Corvette, VIN Serial Number 1G1YY32G845113154; and
- b. Grant Movant such other and further relief as may be necessary and just, including its attorneys' fees, expenses and cost.

/s/ Candy L. Thompson
Candy L. Thompson, Esquire
Candy L. Thompson, LLC
Trial Bar No. 024010
Suite 804
201 North Charles Street
Baltimore, Maryland 21201
(410)385-2626
Cthompson@candythompsonlaw.com

CERTIFICATE OF SERVICE

I hereby certify that on the 19 Day of April, 2019, I reviewed the Court's CM/ECF system and it reports that an electronic copy of the Notice, Exhibits, and Motion for Relief from Automatic Stay will be served electronically by the Court's CM/ECF system on the following:

U.S. Trustee Office
101 West Lombard Street
Baltimore, MD 21201
Gerard.R.Vetter@usdoj.gov

Monique D. Almy, Esquire
Chapter 7 Trustee
Crowell & Moring
1001 Pennsylvania Avenue, NW, 10th Floor
Washington, DC 20004-2595
malmy@crowell.com

Lawrence John Anderson, Esquire
Nealon & Associates, PC
119 N. Henry Street
Alexandria, VA 22314
Attorney for Respondent
landerson@nealon.com

I hereby further certify that on the 19 day of April, 2019, a copy of the Notice, Exhibits, and Motion for Relief from Stay were also mailed first class mail, postage prepaid to:

Paul Christopher Robinson
11835 Clarksville Pike
Clarksville, MD 21029
Respondent

/s/ Candy L. Thompson
Candy L. Thompson, Esquire